

## A B S T R A C T

An insurance method comprising the following steps:

- establishing a contract between a client to be insured and an insurer ready to insure the client against possible claims, in which contract the client pays the insurer an initial sum covering at least the costs of insurance over a predetermined duration;
- 5        · investing at least a portion of said initial sum so that the invested sum earns income; and
- 10      · at the end of the said predetermined duration, reimbursing the client with a sum that is a function of the income earned by the investment made by the insurer and of the claims the insurer has had to indemnify during
- 15      said predetermined duration.